

**NOTICE TO ALL INSURANCE COMPANIES AND INSURANCE PRODUCERS  
REGARDING MANDATORY DUTY TO REPORT FRAUD – PLEASE READ!**

- Pursuant to West Virginia Code Section 33-41-5 all insurance companies and insurance producers are required to report to the Insurance Commission any knowledge or reasonable belief that fraud or another crime related to the business of insurance is, will be or has been committed.
- Failure to comply with this mandatory reporting requirement can result in suspension or revocation of the insurance company's or the insurance producer's license, a civil penalty of up to ten thousand dollars per violation, or both (W.Va. Code § 33-41-12).
- Insurance companies and insurance producers who comply with the reporting requirement will be granted civil immunity from any liability stemming from the reporting of fraud if the report does not contain materially incorrect statements made maliciously or fraudulently by a person designated a mandated reporter. (W.Va. Code § 33-41-6).
- Fraud can be reported by filling out the Uniform Suspected Insurance Fraud Reporting Form. This form can be found by clicking on "Forms" on the right of the Insurance Commission's Homepage, then, under "Fraud Unit," clicking on "Uniform Suspected Insurance Fraud Reporting Form" (this will open the form in PDF format).
- Alternatively, fraud can be reported by contacting the Fraud Unit by telephone, at 304-558-2100 ext. 133, or toll free at 1-888-TRY-WVIC.